

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
 WILLIAM N KARALES
 TRACY L KARALES

CASE NO. 08 B 03031

CHAPTER 13

JUDGE: JOHN H SQUIRES

Debtor
 SSN XXX-XX-8171 SSN XXX-XX-1343

 TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
 Final Report and Account of the administration of the estate pursuant to
 11 USC 1302(b)(1).

1. The case was filed on 02/11/08 and confirmed on 05/16/08.
2. The case was dismissed after confirmation, 11/14/2008.
3. The Debtor paid a total of \$ 3740.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
US BANK	CURRENT MORTG	.00	.00	.00
US BANK	MORTGAGE ARRE	.00	.00	.00
HSBC AUTO FINANCE	SECURED VEHIC	21695.00	421.37	2607.78
ALLIED INTERSTATE	UNSECURED	NOT FILED	.00	.00
ARMOR SYSTEMS	UNSECURED	NOT FILED	.00	.00
ARMOR SYSTEMS	UNSECURED	NOT FILED	.00	.00
ASSET ACCEPTANCE CORP	UNSECURED	NOT FILED	.00	.00
BALLYS	UNSECURED	NOT FILED	.00	.00
CENTRAL COLLECTION BUR	UNSECURED	NOT FILED	.00	.00
CREDIT MANAGEMENT SERVIC	UNSECURED	NOT FILED	.00	.00
H&F LAW	UNSECURED	NOT FILED	.00	.00
H&F LAW	UNSECURED	NOT FILED	.00	.00
HAMILTON ACCOUNTS SERV	UNSECURED	NOT FILED	.00	.00
LEI FINANCIAL	UNSECURED	NOT FILED	.00	.00
JEFFERSON CAPITAL SYSTEM	UNSECURED	602.20	.00	.00
IMC CREDIT SERVICES WEST	UNSECURED	NOT FILED	.00	.00
MED SHIELD	UNSECURED	NOT FILED	.00	.00
MED SHIELD	UNSECURED	NOT FILED	.00	.00
MEDICAL COLLECTIONS	UNSECURED	NOT FILED	.00	.00
MERCHANTS CREDIT GUIDE	UNSECURED	NOT FILED	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
STERLING & KING	UNSECURED	NOT FILED	.00	.00
HSBC AUTO FINANCE	UNSECURED	489.11	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	21695.00	.00	1091.31	.00	22786.31

		of 2			
PRINCIPAL PAID	2607.78	.00	.00	.00	2607.78
INTEREST PAID	421.37	.00	.00	.00	421.37
TOTAL PAID	3029.15	.00	.00	.00	3029.15
The Debtor's attorney, GLEASON & MACMASTER, was allowed \$					3500.00
and was paid \$ 1000.00 direct and \$ 493.93 through the plan.					

The Trustee received \$ 216.92 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 02/10/09

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE